

MANHATTAN BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1206603	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$131	\$135	3.0%		
Loans	\$82	\$70	-15.2%		
Construction & development	\$17	\$12	-30.2%		
Closed-end 1-4 family residential	\$29	\$25	-13.7%		
Home equity	\$5	\$6	2.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-75.3%		
Commercial & Industrial	\$3	\$2	-9.8%		
Commercial real estate	\$15	\$14	-4.3%		
Unused commitments	\$6	\$6	3.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-57.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$24	\$31	29.3%		
Cash & balances due	\$20	\$29	44.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$117	\$121	3.1%		
Deposits	\$116	\$120	3.4%		
Total other borrowings	\$0	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$14	\$15	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	10.1%	--		
Tier 1 risk based capital ratio	17.5%	20.0%	--		
Total risk based capital ratio	18.7%	21.3%	--		
Return on equity ¹	2.3%	-3.4%	--		
Return on assets ¹	0.2%	-0.4%	--		
Net interest margin ¹	4.1%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	33.7%	78.4%	--		
Loss provision to net charge-offs (qtr)	42.0%	137.8%	--		
Net charge-offs to average loans and leases ¹	3.1%	2.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	23.3%	20.6%	3.7%	2.8%	--
Closed-end 1-4 family residential	1.4%	0.6%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	-0.6%	-0.2%	--
Commercial & Industrial	5.3%	1.4%	0.8%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	5.5%	3.7%	0.8%	0.5%	--